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**Bulletin LIRC 2000-04**

**DATE:** November 30, 2000

**TO:** ALL PROPERTY & CASUALTY INSURANCE COMPANIES WRITING  
COMMERCIAL AUTOMOBILE OR GENERAL LIABILITY IN LOUISIANA

**RE:** Experience Modifier Issued by the Department of Insurance

On November 15, 2000 the Louisiana Insurance Rating Commission (LIRC) approved the following filings submitted by the Insurance Services Office (ISO):

- *RP 2000-RAL1-Louisiana, Introduction of the Multistate Commercial Automobile Liability Experience and Schedule Rating Plan in Louisiana (#46 on the 11/15/2000 LIRC Agenda)*
- *RP 2000-RPD1-Louisiana, Introduction of the Multistate Commercial Automobile Physical Damage Experience and Schedule Rating Plan in Louisiana (#47 on the 11/15/2000 LIRC Agenda)*
- *RP 2000-RGL1-Louisiana, Introduction of the Multistate Commercial General Liability Experience and Schedule Rating Plan in Louisiana (#48 on the 11/15/2000 LIRC Agenda)*

These three filings will become effective on April 1, 2001. On this date, all property and casualty insurance companies writing commercial automobile liability, commercial automobile physical damage, or commercial general liability insurance in Louisiana must begin using these plans. **THIS MEANS THAT BEGINNING APRIL 1, 2001, THE CALCULATION AND ISSUANCE OF ALL EXPERIENCE MODIFIERS WILL BE THE RESPONSIBILITY OF THE INSURANCE COMPANY. THE DEPARTMENT OF INSURANCE (DOI) WILL NO LONGER ISSUE EXPERIENCE MODIFIERS ON OR AFTER APRIL 1, 2001.** The company is advised to consult all ISO circulars regarding these plans.

The DOI will audit the calculation of modifiers through December 31, 2001. **Upon request, insurance companies must forward to the DOI all data, factors, and worksheets used by the insurance company in their calculation of an experience modifier.** After December 31, 2001, the DOI will audit the experience modifier calculation less frequently. In these cases the audit will often be combined with a consumer inquiry audit or market conduct audit.

This Bulletin is not a directive, regulation, or rule. It is issued by the DOI and LIRC to provide assistance to insurers during implementation of the newly approved ISO experience rating plans. This Bulletin is issued under the authority of LRS 22§1402, §1404, §1407, §1415.B, and §1447.

If you have questions regarding this Bulletin, please contact Barita Morgan by phone at 225-342-5213 or by email at [bmorgan@ldi.state.la.us](mailto:bmorgan@ldi.state.la.us).

Chad M. Brown, Deputy Commissioner/Office of Insurance Rating